

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Pernell, Mark	§	Case No. 08 B 30723
	Pernell, Josetta	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/11/2008.

2) The plan was confirmed on 02/02/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/26/2011.

5) The case was dismissed on 12/12/2011.

6) Number of months from filing or conversion to last payment: 36.

7) Number of months case was pending: 40.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$18,600.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$55,032.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$55,032.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0
Trustee Expenses & Compensation	\$3,161.33
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$6,661.33

Attorney fees paid and disclosed by debtor \$374.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Home Mortgage Servicing	Secured	NA	\$5,075.82	\$5,075.82	\$1,298.25	\$0
American Home Mortgage Servicing	Secured	\$160,000.00	\$122,242.09	\$122,242.09	\$0	\$0
American Home Mortgage Servicing	Secured	\$160,000.00	NA	NA	\$0	\$0
BMO Harris Bank	Secured	\$35,183.00	NA	NA	\$0	\$0
CarMax Auto Finance	Secured	\$9,000.00	\$9,000.00	\$9,000.00	\$9,000.00	\$435.27
Countrywide Home Loans Inc	Secured	\$298,000.00	\$282,437.01	\$282,437.01	\$0	\$0
Countrywide Home Loans Inc	Secured	\$16,347.55	\$16,347.55	\$16,347.55	\$9,409.51	\$0
HomEq Servicing Corp	Secured	\$310,000.00	NA	NA	\$0	\$0
Tempus Palms International	Secured	\$10,000.00	\$10,544.16	\$10,544.16	\$0	\$0
Ad Park Pediatric Associates	Unsecured	\$400.00	NA	NA	\$0	\$0
Bally Total Fitness	Unsecured	\$0	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$298.00	NA	NA	\$0	\$0
BMO Harris Bank	Unsecured	\$9,152.00	\$9,107.74	\$9,107.74	\$5,487.03	\$0
BMO Harris Bank	Unsecured	\$0	NA	NA	\$0	\$0
CarMax Auto Finance	Unsecured	\$3,000.00	\$2,733.13	\$2,733.13	\$1,646.54	\$0
Chase	Unsecured	\$0	NA	NA	\$0	\$0
Chase	Unsecured	\$0	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Citibank NA	Unsecured	\$0	NA	NA	\$0	\$0
Citibank NA	Unsecured	\$0	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$5,915.00	\$6,095.30	\$6,095.30	\$3,672.14	\$0
Countrywide Home Loans Inc	Unsecured	\$0	NA	NA	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$1,550.00	\$1,523.85	\$1,523.85	\$918.05	\$0
East Bay Funding	Unsecured	\$7,818.00	\$7,847.94	\$7,847.94	\$4,727.94	\$0
East Bay Funding	Unsecured	\$12,220.00	\$12,220.82	\$12,220.82	\$7,362.61	\$0
ECast Settlement Corp	Unsecured	\$1,609.00	\$1,723.60	\$1,723.60	\$1,038.40	\$0
Fleet Bank	Unsecured	\$0	NA	NA	\$0	\$0
HFC	Unsecured	\$11,796.00	NA	NA	\$0	\$0
HFC	Unsecured	\$0	NA	NA	\$0	\$0
J C Penney - GEMB	Unsecured	\$0	NA	NA	\$0	\$0
Kay Jewelers	Unsecured	\$0	NA	NA	\$0	\$0
Lowe's Home Centers	Unsecured	\$0	NA	NA	\$0	\$0
Mil Star	Unsecured	\$0	NA	NA	\$0	\$0
Mortgage Lenders Network USA	Unsecured	\$0	NA	NA	\$0	\$0
National City Bank	Unsecured	\$0	NA	NA	\$0	\$0
Novastar Mortgage Inc	Unsecured	\$0	NA	NA	\$0	\$0
Onyx Acceptance Corp	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$535.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$111.00	NA	NA	\$0	\$0
Premier Bankcard	Unsecured	\$200.00	\$189.00	\$189.00	\$113.88	\$0
Providian Financial	Unsecured	\$0	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$4,945.00	\$5,333.23	\$5,333.23	\$3,212.97	\$0
Rush Oak Park Hospital	Unsecured	\$155.00	NA	NA	\$0	\$0
Rush University	Unsecured	\$80.00	\$79.80	\$79.80	\$48.08	\$0
Spiegel	Unsecured	\$0	NA	NA	\$0	\$0
State Farm Bank	Unsecured	\$0	NA	NA	\$0	\$0
Tempus Resorts	Unsecured	\$651.00	NA	NA	\$0	\$0
Washington Mutual Home Loans	Unsecured	\$0	NA	NA	\$0	\$0
WFNNB/Harlem Furniture	Unsecured	\$0	NA	NA	\$0	\$0
World Financial Network National B:	Unsecured	\$0	NA	NA	\$0	\$0
Zales	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$404,679.10	\$0	\$0
Mortgage Arrearage	\$21,423.37	\$10,707.76	\$0
Debt Secured by Vehicle	\$9,000.00	\$9,000.00	\$435.27
All Other Secured	\$10,544.16	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$445,646.63</b>	<b>\$19,707.76</b>	<b>\$435.27</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$46,854.41</b>	<b>\$28,227.64</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$6,661.33	
Disbursements to Creditors	\$48,370.67	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$55,032.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 7, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.